

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor

PNC Bank, National Association



Order Filed on November 27, 2018
by Clerk

U.S. Bankruptcy Court
District of New Jersey

In Re:

Juliana M. Ivory,

Debtor.

Case No.: 14-35406 KCF

Adv. No.:

Hearing Date: 11/14/18 @ 9:00 a.m.

Judge: Kathryn C. Ferguson

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: November 27, 2018

A handwritten signature in black ink, appearing to read "Kathryn C. Ferguson", is written over a horizontal line.
Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

(Page 2)

Debtor: Juliana M. Ivory

Case No: 14-35406 KCF

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION
OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, PNC Bank, National Association, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 319 Sassafras Street, Browns Mills, NJ, 08015, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Robert Braverman, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 8, 2018, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due October 2018 through November 2018 for a total post-petition default of \$1,730.18 (1 @ \$1,461.63, 1 @ 1,484.25, less suspense \$1,215.70); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$1,730.18 will be paid by Debtor remitting \$288.00 per month for five months and \$290.18 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on December 1, 2018 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume December 1, 2018, directly to Secured Creditor, PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Juliana M. Ivory
Debtor

Case No. 14-35406-KCF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Nov 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2018.

db +Juliana M. Ivory, 319 Sassafras Street, Browns Mills, NJ 08015-1318

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 29, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Alexandra T. Garcia on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
NJEFCMAIL@mwclaw.com, nj-ecfmail@ecf.courtdrive.com
Celine P. Derkrikorian on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
njecfmail@mwclaw.com
Denise E. Carlon on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance
jschwartz@mesterschwartz.com
Joshua I. Goldman on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION.
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Robert Braverman on behalf of Debtor Juliana M. Ivory robert@bravermanlaw.com

TOTAL: 10